

"I've got a good money of loan societies, but
 it's like the proverbial money, 'It's not the
 Jews and Gentiles, when they lend
 money, generally pluck the goose as long
 as they have any feathers. A man must
 do up his outgoings and save his in-
 comings if he wants to do himself; you
 can't spend your penny and pay debts
 with it too. Stint the kitchen if the
 pocket is bare. Don't believe in any way
 of a triplicate debt. It's a good rule to
 cash. Promises make debts, and debts
 make promises; but promises never pay
 debts; promising is one thing, and per-
 forming is another. It's a good rule to
 word should be as binding as an oath,
 and he could never promise to pay un-
 less he had a clear prospect of doing so in
 the future. The money that is paid by
 a man's promises is not money, but
 it is all very well to say, 'I'm very sorry',
 but
 A hundred years of regret
 is no farther than a fart.
 [From John Ploughman's Talk; or
 Plain Advice to Plain People, by C. H.